

## CLAIMS

1. A method for forming an insurance plan comprising the steps of:  
collecting data concerning multiple insurance coverages;  
inputting said data concerning multiple insurance coverages into a data processing apparatus;  
collecting data about an individual or other risk to be insured;  
inputting said data about the individual or other risk into the data processing apparatus;  
selecting three or more coverages to form a prototype policy;  
disproportionately allocating benefits and obligations regarding said prototype policy into at least two new policies, said at least two new policies being separate but related; and  
displaying all of the separate but related policies.
2. A method as claimed in claim 1 wherein:  
the data concerning multiple insurance coverages include: life, health, disability, major medical, critical illness, long-term care and property and casualty coverages.
3. A method as claimed in claim 1 wherein:  
the data about an individual to be insured includes information concerning one or more of the following subjects: sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving record,

credit report, financial statement, criminal record, current medical examination report and results and any physical disabilities and impairments.

4. A method as claimed in claim 2 wherein:

the data about an individual includes such information concerning one or more of the following subjects: sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit report, financial statement, criminal record, current medical examination report and results and any physical disabilities and impairments.

5. An insurance system comprising:

a data processing apparatus having input means for receiving information and instructions;

said data processing apparatus having base product data and information concerning a prospective insured or risk;

said data processing apparatus having information concerning at least three insurance coverages;

a policy formed in said data processing apparatus based upon a selection of three or more coverages;

said data processing apparatus having inputted instructions allocating premium obligations and benefits in a disproportional manner between at least two separate but related policies; and

a display operatively connected to said data processing apparatus for illustrating said separate but related policies.

6. An insurance system as claimed in claim 5 wherein:

base product data relates to the probability of the event insured against occurring, the time value of money, the benefits promised, expenses, and profits and contingencies.

7. An insurance system as claimed in claim 5 wherein:

said information concerning a prospective insured includes information concerning one or more of the following subjects: sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving records, credit report, financial statement, criminal record, claims record, current medical examination report and results and any physical disabilities and impairments.

8. An insurance system as claimed in claim 5 wherein:

said information concerning at least three insurance coverages include coverages from the among the following group: life, health, disability, major medical, critical illness, long-term care, and property and casualty coverages.

9. An insurance system as claimed in claim 6 wherein:

said data about an individual includes information concerning one or more of the following subjects: sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit

report, financial statement, criminal record, current medical examination report and results and any physical disabilities and impairments.

10. An insurance system as claimed in claim 9 wherein:

the at least three insurance coverages include coverages from the group: life, health, disability, major medical, critical illness, long-term care and property and casualty coverages.

11. An insurance system as claimed in claim 6 wherein:

the at least three insurance coverages include coverages from the group: life, health, disability, major medical, critical illness, long-term care and property and casualty coverages.